	States Bankru tern District of W						Volu	ntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Linderkamp, Heather Anne			Name of Joint Debtor (Spouse) (Last, First, Middle): Linderkamp, Matthew Ray					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Heather Giddings						Joint Debtor i trade names)		vears
Last four digits of Soc. Sec./Complete EIN or o	other Tax ID No. (if more that	an one, state all)		our digits of		Complete EIN	or other Tax	\overline{ID} \overline{N}_{O} . (if more than one, state all)
Street Address of Debtor (No. and Street, City, 25502 51st Ave E Graham, WA		ZIP Code	255	Address of 502 51st aham, W	Ave E	r (No. and Str	eet, City, and	ZIP Code 98338
County of Residence or of the Principal Place of Pierce		338	County Pie		nce or of the	Principal Pla	ce of Busine	
Mailing Address of Debtor (if different from st		ZIP Code	Mailin	g Address (of Joint Debt	tor (if differen	nt from stree	address): ZIP Code
Location of Principal Assets of Business Debto (if different from street address above):	or		<u> </u>					
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of E (Check one Check one Health Care Busine Single Asset Real I in 11 U.S.C. § 101 Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exemp (Check box, if Debtor is a tax-exe under Title 26 of th Code (the Internal	e box) ess Estate as def (51B) r tt Entity applicable) empt organiz he United St	eation ates	defined "incurre	the last reprimarily continuity of the last reprimarily of the last reprimarily continuity of the last reprimarily contin	of Ch of Nature (Check onsumer debts,	led (Check of appear 15 Pet a Foreign Mapper 15 Pet a Foreign Note of Debts one box)	
Filing Fee (Check of Full Filing Fee attached Filing Fee to be paid in installments (applic attach signed application for the court's corris unable to pay fee except in installments. Filing Fee waiver requested (applicable to attach signed application for the court's corrections.	cable to individuals only). sideration certifying that Rule 1006(b). See Official chapter 7 individuals only	the debtor Form 3A.	Check	Debtor is r if: Debtor's a to insiders all applicat A plan is b Acceptance	a small busin not a small b ggregate nor or affiliates) ble boxes: being filed w es of the pla	ousiness debto ncontingent li) are less than with this petition	defined in 1 r as defined quidated det \$2,190,000 on.	on from one or more
Statistical/Administrative Information □ Debtor estimates that funds will be available □ Debtor estimates that, after any exempt pro there will be no funds available for distributed. Estimated Number of Creditors 1- 50- 100- 200- 49 99 199 999 □ □ □ □ Estimated Assets □ \$0 to □ \$10,001 to	perty is excluded and adrition to unsecured creditor 1000- 5001- 1 5,000 10,000 2	ministrative ors. 10,001- 25 25,000 50	5,001- 0,000	s paid, 100,001- 100,000	OVER 100,000			R COURT USE ONLY
\$10,000 \$100,000 Estimated Liabilities \$0 to \$50,001 to \$100,000	\$1 million \$100,001 to \$1 million	\$100 mi	001 to	□ Мо	on million re than on million	_		

Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Linderkamp, Heather Anne Linderkamp, Matthew Ray (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Scott Leslie Taylor June 21, 2007 (Date) Signature of Attorney for Debtor(s) **Scott Leslie Taylor** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

after the filing of the petition.

Official Form 1 (4/07) FORM B1, Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Linderkamp, Matthew Ray Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Heather Anne Linderkamp

Signature of Debtor Heather Anne Linderkamp

X /s/ Matthew Ray Linderkamp

Signature of Joint Debtor Matthew Ray Linderkamp

Telephone Number (If not represented by attorney)

June 21, 2007

Date

Signature of Attorney

X /s/ Scott Leslie Taylor

Signature of Attorney for Debtor(s)

Scott Leslie Taylor 23650

Printed Name of Attorney for Debtor(s)

Scott Leslie Taylor - Attorney at Law

Firm Name

1401 South Union Avenue Tacoma, WA 98405

Address

Email: scott@bankruptcytacoma.com (253) 383-5240 Fax: (253) 383-5187

Telephone Number

June 21, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Linderkamp, Heather Anne

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Dat

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07 41947 BDL - Doc 1 - Filed 06/21/07 - Ent. 06/21/07 14:47:05 - Pg. 3 of 36

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Western District of Washington

	Heather Anne Linderkamp			
In re	Matthew Ray Linderkamp		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Heather Anne Linderkamp

Heather Anne Linderkamp
Date: June 21, 2007

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Western District of Washington

	Heather Anne Linderkamp			
In re	Matthew Ray Linderkamp		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Matthew Ray Linderkamp

Matthew Ray Linderkamp

Date: June 21, 2007

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United States Bankruptcy CourtWestern District of Washington

In re	Heather Anne Linderkamp,		Case No.	
	Matthew Ray Linderkamp			
_		Debtors	Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	125,000.00		
B - Personal Property	Yes	4	50,050.21		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		117,617.39	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		48,569.61	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,415.55
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,296.65
Total Number of Sheets of ALL Schedu	ıles	15			
	To	otal Assets	175,050.21		
		l	Total Liabilities	166,187.00	

United States Bankruptcy CourtWestern District of Washington

Heather Anne Linderkamp, Matthew Ray Linderkamp		Case No.	
	ebtors	Chapter1	3
STATISTICAL SUMMARY OF CERTAIN LIA	BILITIES AND R	ELATED DATA (28 U.S	S.C. § 1:
you are an individual debtor whose debts are primarily consumer del case under chapter 7, 11 or 13, you must report all information reque	ots, as defined in § 101(8)	·	
☐ Check this box if you are an individual debtor whose debts are report any information here.		ebts. You are not required to	
his information is for statistical purposes only under 28 U.S.C. §	159.		
ummarize the following types of liabilities, as reported in the Scho	edules, and total them.	-	
Type of Liability	Amount		
Domestic Support Obligations (from Schedule E)	0.00		
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00		
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00	,	
Student Loan Obligations (from Schedule F)	0.00		
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00		
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00		
TOTAL	0.00		
State the following:			
Average Income (from Schedule I, Line 16)	3,415.55		
Average Expenses (from Schedule J, Line 18)	3,296.65	5	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,610.77	,	
State the following:			
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00]
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00]
4. Total from Schedule F		48,569.61	

48,569.61

5. Total of non-priority unsecured debt (sum of 1, 3, and 4)

In re	Heather Anne Linderkamp,
	Matthew Ray Linderkamp

Case No.		

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property Interest in Property J		125.000.00	106,336.96
	Iusband, Wife, Joint, or ommunity	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 125,000.00 (Total of this page)

125,000.00 Total >

continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

ln re	Heather Anne Linderkamp,
	Matthew Ray Linderkamp

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial	Rai	inier Pacific checking	С	120.57
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Rai	inier Pacific - checking	w	2.93
3.	Security deposits with public	Ph	one deposit	С	45.00
	utilities, telephone companies, landlords, and others.	Wa	ter deposit	С	44.00
		Ele	ctirc deposit	С	60.00
		Ca	ble TV	С	100.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Fui	rniture etc.	С	600.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Co	llectibles	С	100.00
6.	Wearing apparel.	Clo	othes	С	50.00
7.	Furs and jewelry.	Jev	welry	С	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	Sp	orting goods etc.	С	20.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
				Sub-Tota	al > 2,142.50

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

In re Heather Anne Linderkamp,
Matthew Ray Linderkamp

27,757.71

Sub-Total >

(Total of this page)

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing	401k		н	15,389.06
	plans. Give particulars.	401k		W	12,368.65
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	Heather Anne Linderkamp
	Matthew Ray Linderkamp

Case No.		
Cube 110.		

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Proper	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.	1998	Yamaha Blaster 200 Quad	С	1,800.00
other venicies and accessories.	1998	Jeep Wrangler	С	7,000.00
	2004	Chevrlet Aveo	w	8,650.00
	2004	Honda 4 Wheel ATV	С	2,700.00
		Chevy Suburban unning	С	0.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	X			
			Sub-Tot (Total of this page)	al > 20,150.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re

Heather Anne Linderkamp, Matthew Ray Linderkamp

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00** (Total of this page)

Total > **50,050.21**

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re

Heather Anne Linderkamp, Matthew Ray Linderkamp

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.

■ 11 U.S.C. §522(b)(2)
□ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 3 bedroom house w/lot Location: 25502 51st Ave E, Graham WA	11 U.S.C. § 522(d)(1)	18,663.04	125,000.00
Checking, Savings, or Other Financial Accoun	ts, Certificates of Deposit 11 U.S.C. § 522(d)(5)	120.57	120.57
•			
Rainier Pacific - checking	11 U.S.C. § 522(d)(5)	2.93	2.93
Security Deposits with Utilities, Landlords, and Phone deposit	1 Others 11 U.S.C. § 522(d)(5)	45.00	45.00
Water deposit	11 U.S.C. § 522(d)(5)	44.00	44.00
Electirc deposit	11 U.S.C. § 522(d)(5)	60.00	60.00
Cable TV	11 U.S.C. § 522(d)(5)	100.00	100.00
Household Goods and Furnishings Furniture etc.	11 U.S.C. § 522(d)(3)	600.00	600.00
Books, Pictures and Other Art Objects; Collectibles	tibles 11 U.S.C. § 522(d)(5)	100.00	100.00
Wearing Apparel Clothes	11 U.S.C. § 522(d)(3)	50.00	50.00
<u>Furs and Jewelry</u> Jewelry	11 U.S.C. § 522(d)(4)	1,000.00	1,000.00
<u>Firearms and Sports, Photographic and Other</u> Sporting goods etc.	Hobby Equipment 11 U.S.C. § 522(d)(5)	20.00	20.00
Interests in IRA, ERISA, Keogh, or Other Pensi 401k	on or Profit Sharing Plans 11 U.S.C. § 522(d)(10)(E)	15,389.06	15,389.06
401k	11 U.S.C. § 522(d)(10)(E)	12,368.65	12,368.65
Automobiles, Trucks, Trailers, and Other Vehice 1998 Yamaha Blaster 200 Quad	cles 11 U.S.C. § 522(d)(5)	1,800.00	1,800.00
1998 Jeep Wrangler	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	6,450.00 550.00	7,000.00
2004 Chevrlet Aveo	11 U.S.C. § 522(d)(5)	35.03	8,650.00
2004 Honda 4 Wheel ATV	11 U.S.C. § 522(d)(5)	34.54	2,700.00
1989 Chevy Suburban Not running	11 U.S.C. § 522(d)(5)	0.00	0.00
	_	Total: 57,432.82	175,050.21

⁰ continuation sheets attached to Schedule of Property Claimed as Exempt

In re Heather Anne Linderkamp, Matthew Ray Linderkamp

Case No.	_
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Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P.

1007/(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box is debtor has no creations in	oranig	5000	ned claims to report on this senedate B.					
CREDITOR'S NAME	CO		sband, Wife, Joint, or Community	CO	ΝÍ	D	AMOUNT OF CLAIM	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	Z	Q U I	SPUTED	WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Purchase Money Security	Т	T E D			
Honda Financial Services Box 105027 Atlanta, GA 30348		С	2004 Honda 4 Wheel ATV					
	_	_	Value \$ 2,700.00	Ш	_		2,665.46	0.00
Account No.	4		Purchase Money Security					
Wells Fargo Bank Auto Finance Box 60510 Los Angeles, CA 90060		С	2004 Chevrlet Aveo					
			Value \$ 8,650.00				8,614.97	0.00
Account No.			Mortgage				·	
Wells Fargo Home Mortgage Box 30600 Los Angeles, CA 90030		С	3 bedroom house w/lot Location: 25502 51st Ave E, Graham WA					
			Value \$ 125,000.00				106,336.96	0.00
Account No.			Value \$					
continuation sheets attached		•	Si (Total of th	ubto		- 1	117,617.39	0.00
			(Report on Summary of Sci		otal ules	- 1	117,617.39	0.00

-	•	
	n	100

Heather Anne Linderkamp, Matthew Ray Linderkamp

substance. 11 U.S.C. § 507(a)(10).

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

under enapter 7 report this total also on the Statistical Summary of Certain Elabinities and Related Statis.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative or
such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a tru or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another

0 continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re	Heather Anne Linderkamp
	Matthew Ray Linderkamp

Case No	

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the

claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	CONT - NGENT	QU_D	U T E	AMOUNT OF CLAIM
Account No. 1630x				T	A T E D		
American Express Box 36002 Ft. Lauderdale, FL 33336-0002		С			D		2,870.00
Account No. 0525x	t						
Capital One Bank Box 85015 Richmond, VA 23285		С					3,558.69
Account No. 8983x	╀	┝					3,000.00
Chase Bank USA 201 N. Walnut St. Wilmington, DE 19801		С					6,773.00
Account No. 0091x	╁	H		H			,
Discove Financial Services Box 15316 Wilmington, DE 19850		С					5,970.00
2				Subt	ota	.1	40 474 60
2 continuation sheets attached			(Total of t	his 1	pag	ge)	19,171.69

Creditors Holding Unsecured Nonpriority Claims

In re	Heather Anne Linderkamp,	Case No.
	Matthew Ray Linderkamp	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community DZ LL QULD AH WD CODEBTOR CONTINGENT CREDITOR'S NAME, AND MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM C AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Account No. **Good Samaritan Hospital** C Dept #3085 Box 34936 Seattle, WA 98124 3,000.00 Account No. **HRRG** C Box 5406 Cincinnati, OH 45273 31.96 Account No. Pediatric Dental Assoc. C Box 1864 Santa Rosa, CA 95402 3,304.00 Account No. **Progressive Insurance** C Box 31260 Tampa, FL 33631 300.00 Account No. **Puget Sound Collections** С Box 66995 Tacoma, WA 98465 139.23 Sheet no. 1 of 2 sheets attached to Schedule of Subtotal 6,775.19

(Total of this page)

In re	Heather Anne Linderkamp,	Case No.
	Matthew Ray Linderkamp	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. St Joseph Med. Center Box 34936	CODEBTOR	Hu:	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Seattle, WA 98124							84.73
Account No. 5011x US Bank 205 W. 4th St. Cincinnati, OH 45202		С					5,658.00
Account No. 430851203133x VISDSNB - FACS 911 Duke Blvd. Mason, OH 45040	-	С				x	
Account No. 0117x WFS Financial Box 25341 Santa Ana, CA 92799		С	repo				12,790.00
Account No.							
Sheet no. 2 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		1	(Total of	Sub this			22,622.73
			(Report on Summary of Se		Γota dule		48,569.61

Form B6G (10/05)

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Heather Anne Linderkamp, Matthew Ray Linderkamp

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. In re Heather Anne Linderkamp, Case No. _______,

Matthew Ray Linderkamp

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

	Heather Anne Linderkamp
n re	Matthew Ray Linderkamp

Debtor(s)	

Case No.

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed unless the crowses are separated and a joint petition is not filed. Do not state the name of any minor child

	eparated and a joint petition is not filed. Do not state the nan DEPENDENTS O					
Debtor's Marital Status:	RELATIONSHIP(S):			JUSE		
Married	Daughter	AC	SE(S): 5			
Employment:	DEBTOR			SPOUSE		
Occupation	foodcourt assit.	Quality o	ontro	I		
Name of Employer	Costco Wholesale	NW Door				
How long employed	6 years	15 years				
Address of Employer	1201 39th Ave. SW Puyallup, WA 98373	19000 Ca Tacoma,	anyon WA 9	Rd. 8446		
INCOME: (Estimate of av	verage or projected monthly income at time case filed)			DEBTOR		SPOUSE
	alary, and commissions (Prorate if not paid monthly)		\$	2,324.58	\$	2,933.08
2. Estimate monthly overti			\$	0.00	\$	0.00
3. SUBTOTAL			\$	2,324.58	\$	2,933.08
4. LESS PAYROLL DED	UCTIONS					
a. Payroll taxes and s	ocial security		\$	356.56	\$	578.08
b. Insurance			\$	119.13	\$	154.81
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify):	401k		\$	69.73	\$	260.00
c (ap)/.	401I loan		\$	127.36	\$	176.44
5. SUBTOTAL OF PAYR	COLL DEDUCTIONS		\$	672.78	\$	1,169.33
6. TOTAL NET MONTH	LY TAKE HOME PAY		\$	1,651.80	\$	1,763.75
	peration of business or profession or farm (Attach detailed	d statement)	\$	0.00	\$	0.00
8. Income from real prope	rty		\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
that of dependents list		tors use or	\$	0.00	\$	0.00
(Specify):	Timient assistance		\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement i	income		\$	0.00	\$	0.00
13. Other monthly income						
(Specify):			\$_	0.00	\$_	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINE	ES 7 THROUGH 13		\$	0.00	\$	0.00
15. AVERAGE MONTHI	LY INCOME (Add amounts shown on lines 6 and 14)		\$	1,651.80	\$	1,763.75
	GE MONTHLY INCOME: (Combine column totals one debtor repeat total reported on line 15)			\$	3,415.	55

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None anticipated.**

In re

Heather Anne Linderkamp			
Matthew Ray Linderkamp		Case No.	
	Debtor(s)		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

\square Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complex expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,007.49
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	60.00
b. Water and sewer	\$	44.00
c. Telephone	\$	90.00
d. Other Cable & Internet	\$	65.00
3. Home maintenance (repairs and upkeep)	\$	61.00
4. Food	\$	565.00
5. Clothing	\$	148.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	200.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	110.00
e. Other 12. Taxes (not deducted from wages or included in home mortgage payments)	\$	0.00
	Φ.	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	250.00
b. Other ATV	\$	103.16
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Pers. care	\$	57.00
Other Misc.	\$	166.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,296.65
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
None anticipated.	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,415.55
b. Average monthly expenses from Line 18 above	\$	3,296.65
c. Monthly net income (a. minus b.)	S	118.90

United States Bankruptcy Court Western District of Washington

Heather Anne L		
In re Matthew Ray Li	Case No.	
·	cor(s) Chapter 13	
	cor(s) Chapter 13	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of

	sheets [total shown on summary page knowledge, information, and belief.	nd that they are true and correct to the best of my	
Date	June 21, 2007	Signature	/s/ Heather Anne Linderkamp Heather Anne Linderkamp Debtor
Date	June 21, 2007	Signature	/s/ Matthew Ray Linderkamp Matthew Ray Linderkamp Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7 (04/07)

United States Bankruptcy Court Western District of Washington

	Heather Anne Linderkamp			
In re	Matthew Ray Linderkamp		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None \square

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$30,801.56 2007 Employment - Joint \$76,191.00 2006 Employment - Joint \$63,599.00 2005 Employment - Joint

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2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE **\$1,000.00 2006 Gambling**

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses

whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAID OR

PAYMENTS/ VALUE OF AMOUNT STILL

NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED
DATE OF SEIZURE
DESCRIPTION AND VALUE OF

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER WFS Financial Box 25341 Santa Ana. CA 92799 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 12/1/06

DESCRIPTION AND VALUE OF PROPERTY 1999 F250 \$12.000.00

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Scott Leslie Taylor - Attorney at Law 1401 South Union Avenue Tacoma, WA 98405 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$326.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

Parkland Auto Center

DATE **5/1/06**

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

1996 Chevy Truck \$4,000.00 (trade-in)

buyer

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled

trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **US Bank**

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE checking

AMOUNT AND DATE OF SALE OR CLOSING

\$0.00 7/1/06

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Lee Linderkamp

DESCRIPTION AND VALUE OF PROPERTY Dodge pickup \$22,000.00 car trailer \$1800.00 Jeep \$4,000.00 10 ft row boat \$100.00

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

ADDRESS I.D. NO.

BEGINNING AND NATURE OF BUSINESS

ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 21, 2007	Signature	/s/ Heather Anne Linderkamp
			Heather Anne Linderkamp
			Debtor
Date	June 21, 2007	Signature	/s/ Matthew Ray Linderkamp
	·	<i>C</i>	Motthour Boy Lindorkomn

Matthew Ray Linderkamp

Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court Western District of Washington

	Heather Anne Linderkamp			
In re	Matthew Ray Linderkamp		Case No.	
		Debtor(s)	Chapter	13

		•	Debtor(s)	Chapte	er 13	
	DIS	SCLOSURE OF COM	PENSATION OF ATTO	RNEY FOR	DEBTOR(S)	
1.	compensation paid t	to me within one year before the	y Rule 2016(b), I certify that I e filing of the petition in bankrupt tion of or in connection with the bankrupt	tcy, or agreed to be	paid to me, for service	
	For legal service	ces, I have agreed to accept		\$	1,800.00	
	Prior to the fili	ing of this statement I have recei	ved	\$	326.00	
	Balance Due			\$	1,474.00	
2.	The source of the co	ompensation paid to me was:				
	Debtor	☐ Other (specify):				
3.	The source of comp	pensation to be paid to me is:				
	Debtor	☐ Other (specify):				
 5. 6. 	copy of the agree In return for the abo a. Analysis of the d b. Preparation and c. Representation of d. [Other provision Negotiation reaffirmat 522(f)(2)(d By agreement with t Represent	eement, together with a list of the ove-disclosed fee, I have agreed debtor's financial situation, and a filing of any petition, schedules of the debtor at the meeting of cas as needed ions with secured creditors atton agreements and application agreements and applications are accordingly the agreement and applications are accordingly the agreement agree	pensation with a person or persons e names of the people sharing in the to render legal service for all aspect rendering advice to the debtor in detail and the statement of affairs and plan whice reditors and confirmation hearing, atto reduce to market value; exations as needed; preparation household goods.	the compensation is cts of the bankruptce etermining whether ch may be required; and any adjourned exemption plannion and filing of mang service:	attached. cy case, including: to file a petition in ba; hearings thereof; ang; preparation and	ankruptcy; ad filing of o 11 USC
			CERTIFICATION			
thi	I certify that the forest bankruptcy proceedings		of any agreement or arrangement for	or payment to me for	or representation of the	e debtor(s) in
Da	ited: June 21, 200	7	/s/ Scott Leslie			
			Scott Leslie Tay Scott Leslie Tay 1401 South Unio Tacoma, WA 98	ylor ylor - Attorney at on Avenue 405 Fax: (253) 383-5		

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Scott Leslie Taylor	X /s/ Scott Leslie Taylor	June 21, 2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
1401 South Union Avenue Tacoma, WA 98405 (253) 383-5240		
I (We), the debtor(s), affirm that I (we) h	Certificate of Debtor ave received and read this notice.	
Heather Anne Linderkamp Matthew Ray Linderkamp	${ m X}^{-}$ /s/ Heather Anne Linderkamp	June 21, 2007
Printed Name of Debtor	Signature of Debtor	Date
Case No. (if known)	X /s/ Matthew Ray Linderkamp	June 21, 2007
 -	Signature of Joint Debtor (if an	y) Date

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United States Bankruptcy Court Western District of Washington

In re	Matthew Ray Linderkamp		Case No.			
		Debtor(s)	Chapter	_13		
VERIFICATION OF CREDITOR MATRIX						
The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.						
Date:	June 21, 2007	/s/ Heather Anne Linderkamp				
		Heather Anne Linderkamp				
		Signature of Debtor				
Date:	June 21, 2007	/s/ Matthew Ray Linderkamp				
_		Matthew Ray Linderkamp				

Signature of Debtor

Heather Anne Linderkamp

AMERICAN EXPRESS Acct No 1630x BOX 36002 FT. LAUDERDALE, FL 33336-0002 PROGRESSIVE INSURANCE BOX 31260 TAMPA, FL 33631

CAPITAL ONE BANK Acct No 0525x BOX 85015 RICHMOND, VA 23285 PUGET SOUND COLLECTIONS BOX 66995 TACOMA, WA 98465

CHASE BANK USA Acct No 8983x 201 N. WALNUT ST. WILMINGTON, DE 19801 ST JOSEPH MED. CENTER BOX 34936 SEATTLE, WA 98124

DANIEL GORDON PC BOX 22338 EUGENE, OR 97402 US BANK Acet No 5011x 205 W. 4TH ST. CINCINNATI, OH 45202

DISCOVE FINANCIAL SERVICES Acct No 0091x BOX 15316 WILMINGTON, DE 19850 VISDSNB - FACS Acct No 430851203133x 911 DUKE BLVD. MASON, OH 45040

GOOD SAMARITAN HOSPITAL DEPT #3085 BOX 34936 SEATTLE, WA 98124 WELLS FARGO BANK AUTO FINANCE BOX 60510 LOS ANGELES, CA 90060

HONDA FINANCIAL SERVICES BOX 105027 ATLANTA, GA 30348 WELLS FARGO HOME MORTGAGE BOX 30600 LOS ANGELES, CA 90030

HRRG BOX 5406 CINCINNATI, OH 45273 WFS FINANCIAL Acct No 0117x BOX 25341 SANTA ANA, CA 92799

PEDIATRIC DENTAL ASSOC. BOX 1864 SANTA ROSA, CA 95402

PIERCE CO.ASSES. BUD. & FIN. 615 S. 9TH ST. #100 TACOMA, WA 98402